

REMARKS/ARGUMENTS

Favorable reconsideration of this application in light of the present amendments and following discussion, is respectfully requested.

Claims 24-29 are pending. By this Amendment Claims 1-23 are canceled and new Claims 24-29 are added. No new matter is added by any of these amendments. Support for the amendments can be found at least in the original claims as well as the specification at page 7 lines 12-17, page 13 lines 22-27, page 14 lines 5-8, page 22 lines 7-9, page 25 lines 15-18, page 27 lines 14-22, page 28 lines 20-27, and page 29 lines 6-8.

Applicants request that the Examiner acknowledge and return the PTO-1449 filed October 10, 2006.

The Office Action rejects Claims 1-23 under 35 U.S.C. § 103(a) over U.S.P. 5,966,699 to Zandi in view of U.S.P. 5,742,775 to King and further in view of U.S. Publication No. 2002/0120557 to Chien. This rejection is moot.

With respect to new independent Claim 24 none of the applied references disclose a matchmaking section configured to select a set of successful bids between potential borrowing requests and potential lending offers and a risk calculation section configured to allow each of entities of potential lending offers to designate a risk calculation condition used for a corresponding potential lending offer, the risk calculation section calculating an appropriate interest rate for application to each of the potential borrowing requests while using background information of a corresponding potential borrowing request stored in the background information storage section in accordance with a designated risk calculation condition for each of the potential lending offers so as to allow a corresponding entity to refer to an appropriate interest rate.

In Claim 24 since the matchmaking section sets a certain order of priority on the potential borrowing requests, matchmaking between a plurality of potential borrowing

requests and a plurality of potential lending offers is automatically performed. See specification at Table 5 and Figure 8.

The risk calculation section is configured to allow each of entities of the potential lending offers to designate a risk calculation condition used for a corresponding potential lending offer. Accordingly, potential borrowing requests can be weighed differently with risks for respective potential lending offers in accordance with lender side reasons. For example, potential borrowing requests can be subjected to different conditions for appropriate interest rate calculation and/or risk screening.

The risk calculation section calculates an appropriate interest rate for application to each of the potential borrowing requests, in accordance with a designated risk calculation condition for each of the potential lending offers, so as to allow a corresponding entity to refer to the appropriate interest rate. As discussed in the specification at page 29 lines 6-9, "The potential lender defines the desired interest in units of companies with reference to the appropriate interest. The desired interest and appropriate interest may match." Thus a lender can set a desired interest for each potential borrowing request with reference to a corresponding appropriate interest rate calculated in accordance with a calculation condition designated by the lender. Further, an appropriate interest rate thus calculated is used as a desired interest as it is. If there is a lender's approval set in advance, the system is allowed to use an appropriate interest rate thus calculated as a desired interest rate as it is in matchmaking. Specifically, it is possible to further automatically perform operations from a step of inputting a potential lending offer to a step of selecting a set of successful bids by matchmaking. Neither Zandi, King nor Chien disclose or suggest these features.

Instead, Zandi is directed to an electronic loan auction. King is directed to a method of creating and administering a long-term financial instrument and adjustable rate loan

program that reduces risks to borrows and lenders. Chien is directed to an automatic financing administration system which automatically conducts financing activities.

The remaining dependent claims are allowable for at least the reasons discussed above and for the individual features they recite.

For the foregoing reasons, it is respectfully submitted that this application is now in condition for allowance. A Notice of Allowance is earnestly solicited.

Should the Examiner deem that any further action is necessary to place this application in even better form for allowance, the Examiner is encouraged to contact Applicants' undersigned representative at the telephone number listed below.

Respectfully submitted,

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